

Substitute 1990 Substitute 1449A/PTO

## SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known				
Application Number	09/682,787			
Filing Date	October 18, 2001			
First Named Inventor	BEIRNE, Kenneth			
Group Art Unit	3691			
Examiner Name	Thu Thao Havan			
Attorney Docket Number	G07.042			

Initials*	Cite	U.S. Patent Docu		Name of Patentee or Applicant of Cited Document	Date of Publication of	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	No.	Number	Kind Code <sup>2</sup> (if known)		Cited Document MM-DD-YYYY	
/TH/	Α	5,239,462		Jones et al.	08/24/1993	
	В	5,797,133		Jones et al.	08/18/1998	
	С	5,960,411		Hartman et al.	09/28/1999	•
	D	5,991,750		Watson	11/23/1999	
	E	6,144,948		Walker et al.	11/07/2000	
	F	6,167,383		Henson	12/26/2000	
1/	G	6,256,614	B1	Wecker et al.	07/03/2001	
V	H	6,381,510	B1	Amidhozour et al.	04/30/2002	····
/TH/		2003/0036995	A1	Lazerson	02/20/2003	
	-		<b></b>			
<del></del>	+					
					ļ	·····

FOREIGN PATENT DOCUMENTS								
		Foreign Patent Do		ment		Date of Publication of	Pages, Columns, Lines,	$\Box$
Examiner Initials*	Cite No.	Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)	Name of Patentee or Applicant of Cited Document	Cited Document MM-DD-YYYY	Where Relevant Passages or Relevant Figures Appear	Τ°
							,,,,,,,	
			***					†
	_			<del>-</del>	<u> </u>			T
	+				· · · · · · · · · · · · · · · · · · ·			+
	1			<del></del>		<u> </u>		┿

Examiner	/Thu Thao Havan/	Date	06/24/2007
Signature	/ IIIu IIIao IIavaii/	Considered	00/24/2007

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>&</sup>lt;sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>6</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant Is to place a check mark here if English language Translation is attached.

Substitute for form 1449A/PTO				Complete if Known		
				Application Number	09/682,787	
	EMENTAL I SURE STA			Filing Date	October 18, 2001	
APPLIC	ANT			First Named Inventor	BEIRNE, Kenneth	
				Group Art Unit	3691	
(use as many sheets as necessary)			essary)	Examiner Name	Thu Thao Havan	
Sheet	2	of	2	Attorney Docket Number	G07.042	

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No.'				
/TH/	J	Tedeschi, The Plain Dealer, October 2000, "Online Credit A Lure to Strapped Buyers Card Tapped Out? Net has Fresh Way To Say, Charge It", (the "Online Credit Article") 3pgs.			

Examiner	/Thu Thao Havan/	Date	06/24/2007
Signature		Considered	00/24/2001

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>&</sup>lt;sup>1</sup>Unique citation designation number. <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.